

STATE OF DELAWARE

Life Lines

Provided by Delaware State Group Life Insurance Program for their employees and families

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"An ounce of prevention is worth a pound of cure."

OCTOBER 2007

THE HEART OF THE MATTER

How a flu shot could save your life

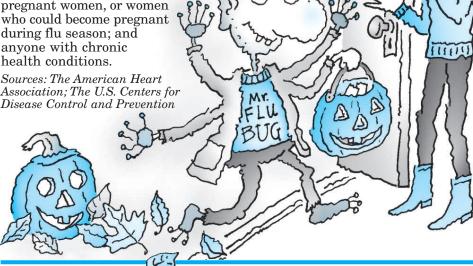
f you have a history of heart disease, a flu shot could do more than just keep you from feeling miserable for a week or two. Researchers have found that people with heart disease who got flu shots had a lower risk for heart attack or dying from a heart attack than those

The flu increases the chances of heart attack, stroke, and other cardiovascular problems. Nearly one-third of heart attacks are preceded by upper respiratory infections like the flu. One possible explanation is that inflammation, one of the body's responses to flu, changes blood chemistry in ways that speed up the progress of heart disease.

Flu shots are recommended for all adults over 50; children between 6 months and 5 years; pregnant women, or women who could become pregnant during flu season; and anyone with chronic health conditions.

who did not get vaccinated.

Sources: The American Heart



Driveway backovers

ll vehicles have blind spots — the place in the back of your vehicle that you cannot see in the rear- or side-view mirrors, or even by craning your neck outside the driver's window. The larger the vehicle, the larger the blind spot.

When backing up, always know where your children are and have them stay in full view. Carefully check the street and driveway area and keep your windows down so you can listen for children who may dash behind your car.

Source: National Highway Traffic Safety Administration

Save with generics



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your health matters

2008 flexible spending accounts open enrollment

ark your calendars... this year's open enrollment for the Flexible Spending Account (FSA) program is fast approaching! The State of Delaware's annual open enrollment for enrolling or reenrolling in the FSA program is being held November 1 to November 21, 2007. As always, online enrollment is made simple at www.asiflex.com/de. The open enrollment period is for the plan year 2008 (January 1, 2008 to December 31, 2008).

There are two types of flexible spending accounts that you can take advantage of — health care and dependent care. Don't miss out on this unique benefit that allows you to contribute from your paycheck with pre-tax dollars to pay for certain eligible out-of-pocket health care and dependent care costs. The health care flexible spending account allows you to pay for expenses such as doctor copays, plan deductibles, prescription copays, some over-the-counter drugs, and certain eligible unreimbursed dental and vision expenses. The dependent care flexible spending account can be used to pay for daycare expenses while you and your spouse work, attend school full-time, or look for gainful employment.

The maximum annual amount you can elect to set aside under the State of Delaware plan in the health care account is \$3,000. You can elect up to \$5,000 annually in the dependent care account (\$2,500 if married and)filing separate tax returns). Your annual election for the upcoming plan year is deducted in

equal amounts over the 2008 plan year, starting with the January 4, 2008 paycheck.

You are reimbursed for expenses incurred by submitting a reimbursement form with supporting documentation to ASI. Qualifying claims are processed within 24 hours and funds are reimbursed via direct deposit or by check.

The State of Delaware adopted the 2½ month grace period for incurring flexible spending account claims allowed by the IRS beginning with the 2006 plan year. The State of Delaware adopted this grace period extension to help participants recover funds contributed to the account. This means that if you are enrolled in a flexible spending account for the 2008 plan year, you can continue to incur claims against the 2008 plan year for eligible expenses through March 15, 2009. You then have until April 15, 2009 to submit claims to ASI for reimbursement.

Important Reminder... these plans offer you a way to save money

and reduce taxes, but you must plan carefully. Any balance remaining in your flexible spending account after the deadline for submitting claims for reimbursement will be forfeited.

Remember... vour 2007 flexible spending account election does not roll over to the 2008 plan year automatically. You must reenroll each year. For more information, call ASI at 1-800-659-3035 or visit the Statewide Benefits website at www.ben.omb.delaware.gov.

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